

### **REMARKS/ARGUMENTS**

Prior to entry of this amendment, the application included claims 1-30. No claims have been amended, canceled, or added. Hence, after entry of this Amendment, claims 1-30 stand pending for examination.

Claims 1-30 stand rejected under 35 U.S.C. § 102(e) as being anticipated by the cited portions of U.S. Patent Publication No. 2003/0222135 to Stoutenburg et al. (“Stoutenburg”).

#### **Rejections Under 35 U.S.C. § 102(e)**

The Applicants respectfully traverse the claim rejections under 35 U.S.C. § 102(e) because the cited reference does not teach each and every claim element, either expressly or inherently, as required for a proper rejection under 35 U.S.C. § 102(e).

Claim 1 recites “transmitting at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries; determining with the intermediary computer system which one of the banking networks is associated with the bank account that is to receive the money; and transmitting a request from the intermediary computer network to a local banking network information on the bank account that is to receive the money and an amount of money to deposit.” The cited reference does not teach or suggest this. Stoutenburg appears to relate to configuring a point-of-sale system, not equipment to facilitate money transfers into bank accounts. Hence, claim 1 is believed to be allowable, at least for this reason. Claim 5 includes similar elements and is believed to be allowable, at least for the reasons stated above.

Claim 11 recites “a host computer system that is . . . configured to . . . transmit at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries in order to deposit the information in the bank account.” The cited reference does not teach this. Hence, claim 11 is believed to be allowable, at least for the reason stated above.

Claim 14 recites “a host computer system . . . configured to . . . transmit at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in a certain country in order to deposit the information in the bank account.” The cited reference does not teach this. Hence, claim 14 is believed to be allowable, at least for this reason.

Claim 18 recites “transmitting a customer identifier to the customer that is associated with the transaction identifier.” The cited reference does not teach this. Hence, claim 18 is believed to be allowable, at least for this reason.

Claim 25 recites “wherein the host computer system is configured to receive information on a bank account number of a bank account that is to receive the money, a bank name of a bank that is to receive the money and a location of the bank, and to incorporate the account number, bank name and location into a transaction identifier.” The cited reference does not teach this. Hence, claim 25 is believed to be allowable, at least for the reason stated above.

The remaining claims depend from one of the independent claims discussed above and are believed to be allowable, at least for the foregoing reasons.

## **Conclusion**

In view of the foregoing, the Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

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PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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